## PURCHASE MONEY

Rec'd for Record Record Record Record Recorded & Ex'd per Charles C. Keller, Cli.

DEED OF TRUST

(herein "Borrower"), ELLIS M. JONES and WALTER L. GREEN (herein "Trustee"), and the Beneficiary, METROPOLITAN FEDERAL SAVINGS AND LOAN ASSOCIATION OF BETHESDA, a corporation organized and existing under the laws of the United States of America, whose address is 7901 Wisconsin Avenue, Bethesda, Maryland 20014 (herein "Lender").

BORROWER, in consideration of the indebtedness herein recited and the trust herein created, irrevocably grants and conveys to Trustee, in trust, with power of sale, the following described property located in the County of 

Lot numbered Six (6) in Block numbered Two (2) in the subdivision-khown 13855 "DISCOVERY, SECTION ONE", as per plat of said subdivision recorded in Plat Book 6 at plat 137, one of the Land Records for Frederick County, Maryland.

SUBJECT TO AND TOGETHER WITH the benefits and burdens established by the covenants, conditions and restrictions of record pertaining to said property.

I HEREBY CERTIFY that I am an attorney duly admitted to practice before the Court of Appeaks of Meryland, and that this mystroment has been prepared under my superfishing

David P. O'Brien

11 Dream Place which has the address of

Waldersville

[Street]

[City]

[State and Zip Code]

Maryland 21793 (herein "Property Address");

TOGETHER with all the improvements now or hereafter erected on the property, and all easements, rights, appurtenances, rents (subject however to the rights and authorities given herein to Lender to collect and apply such rents), royalties, mineral, oil and gas rights and profits, water, water rights, and water stock, and all fixtures now or hereafter attached to the property, all of which, including replacements and additions thereto, shall be deemed to be and remain a part of the property covered by this Deed of Trust; and all of the foregoing, together with said property (or the leasehold estate if this Deed of Trust is on a leasehold) are herein referred to as the "Property";

To Secure to Lender (a) the repayment of the indebtedness evidenced by Borrower's note of even date herewith. . . . . . . . . . (herein "Note"), in the principal sum of . THIRTY-ONE THOUSAND THREE HUNDRED of principal and interest, with the balance of the indebtedness, if not sooner paid, due and payable on . . August . 1, . 2007 in accordance herewith to protect the security of this Deed of Trust; and the performance of the covenants and agreements of Borrower herein contained; and (b) the repayment of any future advances, with interest thereon, made to Borrower by Lender pursuant to paragraph 21 hereof (herein "Future Advances").

Borrower covenants that Borrower is lawfully seised of the estate hereby conveyed and has the right to grant and convey the Property, that the Property is unencumbered, and that Borrower will warrant and defend generally the title to the Property against all claims and demands, subject to any declarations, easements or restrictions listed in a schedule of exceptions to coverage in any title insurance policy insuring Lender's interest in the Property.

MARYLAND -1 to 4 Family-6/75-FHMA/FHLMC UNIFORM INSTRUMENT